

Information to identify the case:

Debtor 1 **Paul E. Hytla**
First Name Middle Name Last Name

Debtor 2 **Nadine L. Hytla**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4576**
EIN **-----**

Social Security number or ITIN **xxx-xx-4270**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-23530-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul E. Hytla

Nadine L. Hytla

1/30/18

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Paul E. Hytla
 Nadine L. Hytla
 Debtors

Case No. 14-23530-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 3180W

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 Total Noticed: 31

Date Rcvd: Jan 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2018.

db/jdb +Paul E. Hytla, Nadine L. Hytla, 144 Shelbourne Drive, Coraopolis, PA 15108-8924
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13914628 +AES/Brazos/US Bank, 1200 North 7th Street, Harrisburg, PA 17102-1419
 13974372 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13914636 Duquesne Light, c/o Bernstein Law Office, 707 Gulf Tower, Suite 2200, Pittsburgh, PA 15219
 13914638 +GMAC Mortgage, 500 Enterprise Road, Horsham, PA 19044-3503
 13914640 +-NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
 13914641 NCO Financial Systems/55, P.O. Box 13570, Philadelphia, PA 19101
 13917442 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13974738 +Peoples Natural Gas Company, LLC, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866, Attn: Dawn Lindner

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jan 31 2018 01:45:19 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13914629 +EDI: AFNIRECOVERY.COM Jan 31 2018 01:38:00 AFNI, P.O. Box 20939,
 Ferndale, MI 48220-0939
 13936903 EDI: BECKLEE.COM Jan 31 2018 01:38:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13914630 +EDI: BANKAMER.COM Jan 31 2018 01:38:00 Bank of America, 450 American Street,
 Simi Valley, CA 93065-6285
 14334175 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jan 31 2018 01:45:55 CALIBER HOME LOANS, INC.,
 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
 13914632 E-mail/Text: bankruptcy@cavps.com Jan 31 2018 01:45:39 Cavalry Portfolio,
 4050 East Cotton Center, Phoenix, AZ 85040
 13914631 +E-mail/Text: bankruptcy@usecapital.com Jan 31 2018 01:45:58 Capital Accounts,
 2120 Crestmoor Rd, Suite 30, Nashville, TN 37215-2654
 13915381 +E-mail/Text: bankruptcy@cavps.com Jan 31 2018 01:45:39 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13914633 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 31 2018 01:45:29 Collection Service Center,
 839 Fifth Avenue, New Kensington, PA 15068-6303
 13914634 +EDI: CCUSA.COM Jan 31 2018 01:38:00 Credit Collection USA, P.O. Box 873,
 Morgantown, WV 26507-0873
 13914635 +E-mail/Text: kcarter@creditmanagementcompany.com Jan 31 2018 01:45:42 Credit Management,
 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 13977293 +E-mail/Text: kburkley@bernsteinlaw.com Jan 31 2018 01:45:50 Duquesne Light Company,
 c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13955797 EDI: ECMC.COM Jan 31 2018 01:38:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 13914637 EDI: AMINFOF.COM Jan 31 2018 01:38:00 First Premier Bank, P.O. Box 5524,
 Sioux Falls, SD 57117-5524
 13971699 EDI: RESURGENT.COM Jan 31 2018 01:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of American Express, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13914639 +EDI: MID8.COM Jan 31 2018 01:38:00 Midland Credit Management, Dept. 12421, P.O. Box 603,
 Oaks, PA 19456-0603
 13914642 +E-mail/Text: ra-li-ucts-bankhb@state.pa.us Jan 31 2018 01:45:54
 PA Dept. of Labor & Industry, Office of UC Benefits, 651 Boas Street, Room 608,
 Harrisburg, PA 17121-0725
 13931340 E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jan 31 2018 01:45:19
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX280946,
 Harrisburg, PA 17128-0946
 13914643 E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jan 31 2018 01:45:19 Pennsylvania Dept. of Revenue,
 Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
 13939779 E-mail/Text: bkdepartment@rtresolutions.com Jan 31 2018 01:45:35
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,
 Dallas, Texas 75247-4029
 13914644 E-mail/Text: bankruptcy@remitcorp.com Jan 31 2018 01:45:26 Remit Corporation,
 36 West Main Street, PO Box 7, Bloomsburg, PA 17815

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Commonwealth Of Pennsylvania, Department of Labor
 cr BANK OF AMERICA, N.A.
 cr Caliber Home Loans, Inc.
 cr Duquesne Light Company
 cr LSF9 Master Participation Trust
 cr Nationstar Mortgage LLC

District/off: 0315-2

User: amaz
Form ID: 3180W

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Total Noticed: 31

Date Rcvd: Jan 30, 2018

13922917*

++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., Attention: Bankruptcy Department,
PO Box 630267, Irving, TX 75063)

TOTALS: 6, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com, james.prostko@phelanhallinan.com
Jennifer M. Irvin on behalf of Attorney Commonwealth Of Pennsylvania, Department of Labor and Industry, Unemployment Compensation Fund jeirvin@pa.gov, jeirvin@pa.gov
Jerome B. Blank on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com
Mario J. Hanyon on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com
Mario J. Hanyon on behalf of Creditor Caliber Home Loans, Inc. pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteeewda.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Shawn N. Wright on behalf of Plaintiff Nadine L. Hytla shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com
Shawn N. Wright on behalf of Debtor Paul E. Hytla shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com
Shawn N. Wright on behalf of Joint Debtor Nadine L. Hytla shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com
Shawn N. Wright on behalf of Plaintiff Paul E. Hytla shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com
Thomas Song on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com

TOTAL: 16